



The comparative information below is based on all companies reporting MCAS *Life & Annuity* data to the *state of Ohio* for the year 2008. You can compare your company's results to these statewide average ratios, which were calculated using aggregate data received from all companies for Ohio. For each ratio, there is also a chart indicating the number of reporting companies whose ratios fall into each range of values.

If your company's calculated ratio for any area is 9999.9%, it is an indication that activity was reported for that ratio category but a valid ratio could not be calculated. For example, if your company reported surrender activity but no policies issued, the ratio of surrenders to policies issued would be 9999.9%.

Schedule 1: Individual Life Cash Value Products

	Statewide Average Ratio
Ratio 1. The number of replacements issued compared to the number of policies issued	8.6%
Ratio 2. The number of 1035 exchanges to the number of policies issued	3.2%
Ratio 3. The number of surrenders compared to the number of policies issued	53.4%
Ratio 4. The number of policies with loan balances exceeding 25% compared to the number of policies in force	6.3%
Ratio 5. The number of claims paid beyond 60 days from the date of due proof of loss compared to the number of claims paid	1.1%
Ratio 6. The number of claims denied, resisted or compromised compared to the number of claims closed	0.3%
Ratio 7. Number of complaints per 1,000 policies in force	0.298#

	Number of companies with ratios falling in the range:											
	0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
Ratio 1	165	62	30	18	16	9	4	3	1	1	1	0
Ratio 2	204	54	24	12	7	2	2	0	1	0	0	4
Ratio 3	23	29	26	16	14	20	9	2	7	6	9	149
Ratio 4	63	200	40	5	0	1	0	1	0	0	0	0
Ratio 5	227	65	13	3	1	0	0	1	0	0	0	0
Ratio 6	249	55	5	0	1	0	0	0	0	0	0	0

	Number of complaints per 1,000 policies in force											
	0	>0 to 0.25	>0.25 - 0.5	>0.5 to 0.75	>0.75 to 1	>1 to 2	>2 to 3	>3 to 4	>4 to 5	>5 to 6	>6 to 7	>7
Ratio 7	162	42	32	22	12	27	1	7	1	2	0	2



Schedule 2: Individual Life Non-Cash Value Products

	Statewide Average Ratio
Ratio 1. The number of replacements issued compared to the number of policies issued	16.3%
Ratio 2. The number of claims paid beyond 60 days from the date of due proof of loss compared to the number of claims paid	1.5%
Ratio 3. The number of claims denied, resisted or compromised compared to the number of claims closed	4.3%
Ratio 4. Number of complaints per 1,000 policies in force	0.242#

	Number of companies with ratios falling in the range:											
	0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
Ratio 1	163	34	26	26	14	3	2	1	1	0	0	1
Ratio 2	239	20	4	0	3	3	0	1	0	0	1	0
Ratio 3	235	23	7	0	1	1	0	0	0	0	4	0

	Number of complaints per 1,000 policies in force											
	0	>0 to 0.25	>0.25 - 0.5	>0.5 to 0.75	>0.75 to 1	>1 to 2	>2 to 3	>3 to 4	>4 to 5	>5 to 6	>6 to 7	>7
Ratio 4	210	24	13	6	2	8	2	1	0	0	0	5

Schedule 3: Group Life Products

	Statewide Average Ratio
Ratio 1. The number of claims paid beyond 60 days from the date of due proof of loss compared to the number of claims paid	1.6%
Ratio 2. The number of claims denied, resisted or compromised compared to the number of claims closed	1.2%
Ratio 3. Number of complaints per 1,000 policies in force	0.412#

	Number of companies with ratios falling in the range:											
	0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
Ratio 1	163	28	11	1	2	0	2	0	0	0	1	0
Ratio 2	174	28	3	0	2	1	0	0	0	0	0	0

	Number of complaints per 1,000 policies in force											
	0	>0 to 0.25	>0.25 - 0.5	>0.5 to 0.75	>0.75 to 1	>1 to 2	>2 to 3	>3 to 4	>4 to 5	>5 to 6	>6 to 7	>7
Ratio 3	166	6	0	5	1	1	1	0	0	1	3	24



Schedule 4: Individual Fixed Annuities

	Statewide Average Ratio
Ratio 1. The number of replacements issued compared to the number of policies issued	33.5%
Ratio 2. The number of 1035 exchanges to the number of policies issued	20.0%
Ratio 3. The number of surrenders compared to the number of policies issued	65.8%
Ratio 4. Number of complaints per 1,000 policies in force	0.919#

Number of companies with ratios falling in the range:												
	0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
Ratio 1	78	14	15	20	19	13	11	3	7	0	1	3
Ratio 2	79	27	29	21	8	10	1	1	1	0	4	3
Ratio 3	28	10	10	11	6	6	7	5	3	8	2	88

Number of complaints per 1,000 policies in force												
	0	>0 to 0.25	>0.25 - 0.5	>0.5 to 0.75	>0.75 to 1	>1 to 2	>2 to 3	>3 to 4	>4 to 5	>5 to 6	>6 to 7	>7
Ratio 4	118	9	12	7	8	13	5	4	1	1	0	6

Schedule 5: Individual Variable Annuities

	Statewide Average Ratio
Ratio 1. The number of replacements issued compared to the number of policies issued	29.3%
Ratio 2. The number of 1035 exchanges to the number of policies issued	13.4%
Ratio 3. The number of surrenders compared to the number of policies issued	82.3%
Ratio 4. Number of complaints per 1,000 policies in force	0.490#

Number of companies with ratios falling in the range:												
	0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
Ratio 1	38	4	10	8	14	7	5	3	2	1	4	0
Ratio 2	37	19	17	7	3	1	1	3	0	2	3	3
Ratio 3	9	1	2	0	3	5	4	1	4	6	5	56

Number of complaints per 1,000 policies in force												
	0	>0 to 0.25	>0.25 - 0.5	>0.5 to 0.75	>0.75 to 1	>1 to 2	>2 to 3	>3 to 4	>4 to 5	>5 to 6	>6 to 7	>7
Ratio 4	49	11	15	5	7	8	0	1	0	0	0	0